Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

## **Official Form 101**

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Lawrence	
	government-issued picture identification (for example,	First name	First name
	your driver's license or	Frank	
	passport).	Middle name	Middle name
	D.:	Langenbach	
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
	war are addice.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of	7520	
	your Social Security	XXX - XX - <u>7529</u>	XXX - XX
	number or federal	OR	OR
	Individual Taxpayer Identification number		
		<b>9</b> xx - xx	9xx - xx

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Document Langenbach Lawrence Frank Debtor 1 Case Number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names	Business name  Business name  EIN  EIN	I have not used any business names or EINs.  Business name  Business name  EIN
5. Where you live	212 Anita Dr Number Street	If Debtor 2 lives at a different address:  Number Street
	Ottawa IL 61350 City State ZIP Code  LASALLE County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code  County  If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
	P.O. Box  City State ZIP Code	P.O. Box  City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408

Document Lawrence Frank Langenbach

Debtor 1

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Case Number (if known) \_

Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the  $_{\text{District}} \ \ \text{None}$ last 8 years? ☐ Yes. \_\_ When \_\_\_ MM / DD / YYYY District None \_ When \_\_\_ \_\_\_ Case Number \_\_\_ MM / DD / YYYY When MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with \_\_\_\_\_ When \_\_\_\_\_ Case Number, if known \_\_\_\_\_ you, or by a business MM / DD / YYYY parter, or by affiliate? Debtor \_ Relationship to you \_ \_\_\_\_\_ When \_\_\_ District Case Number, if known MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Lawrence Frank Langenbach

Debtor 1

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Case Number (if known)

2.	Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a	■ No. □ Yes.	Go to Part 4.  Name and location of b	ousiness				
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any					
a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street						
	to this petition.		City				State	Zip Code
			Check the appropriate	box to descri	be your business	S:		
			☐ Health Care Busi	ness (as defir	ned in 11 U.S.C.	§ 101(27A))		
			☐ Single Asset Rea	l Estate (as d	efined in 11 U.S.	.C. § 101(51B))		
			☐ Stockbroker (as o	defined in 11 l	J.S.C. § 101(53A	٨))		
			☐ Commodity Broke	er (as defined	in 11 U.S.C. § 1	01(6))		
			☐ None of the abov	е				
	For a definition of <i>small</i> business debtor, see 11 U.S.C. § 101(51D).	_	am filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code.				-	
Par	t 4: Report if You Own or Ha	ve Any Hazard	ous Property or Any Prop	erty That Nee	ds Immediate At	tention		
١.	Do you own or have any	No.						
	property that poses or is alleged to pose a threat of imminent and	Yes.	What is the hazard?					
	indentifiable hazard to public health or safety?							
	Or do you own any							
imme For exa perisha that ma	property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is	needed, why	is it needed?			
	triat needs digent repairs?		\\//i					
			Where is the property? _	Number	Street			
				City			Stat	e ZIP Code

Lawrence Debtor 1

Frank

Document

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Case Number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

bout Debtor 1:	About Debtor 2 (Spouse Only in a
ou must check one:	You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. 20 4

,	of the 30-day deadline is granted and is limited to a maximum of 15
	ed to receive a briefing about ing because of:
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Tou must check one.	
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances	

Joint Case):

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Disability.

required you to file this case.

Incapacity.	I have a mental illness or a mental
	deficiency that makes me
	incapable of realizing or making
	rational decisions about finances

My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Frank

Desc Main Document Langenbach Page 6 of 54 Lawrence Case Number (if known)

Pa	rt 6: Answer These Questions	s for Reporting Purposes			
16.	What kind of debts do you have?		r consumer debts? Consumer debts are de primarily for a personal, family, or household		
		-	v business debts? Business debts are debts estment or through the operation of the busine		
		No. Go to line 16c. ☐Yes. Go to line 17.			
		16c. State the type of debts you	owe that are not consumer debts or business o	debts.	
17.	Are you filing under Chapter 7?	No. I am not filing under C	hapter 7. Go to line 18.		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		ter 7. Do you estimate that after any exempt p es are paid that funds will be available to distril	• •	
18.	How many creditors do	1-49	<b>1</b> ,000-5,000	25,001-50,000	
	you estimate that you	□ 50-99	<b>5</b> ,001-10,000	<b>5</b> 0,001-100,000	
	owe?	□ 100-199 □ 200-999	10,001-25,000	☐ More than 100,000	
19.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion	
	estimate your assets to	<b>\$50,001-\$100,000</b>	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion	
	be worth?	\$100,001-\$500,000	□ \$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion	
		□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐More than \$50 billion	
20.	How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	\$500,000,001-\$1 billion	
	estimate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion	
	to be?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion	
Pa	rt 7: Sign Below	□ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion	
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and	
			oter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap		
		· ·	did not pay or agree to pay someone who is rid read the notice required by 11 U.S.C. § 342		
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
		✗ /s/ Lawrence Frank L	angenbach 🗶		
		Signature of Debtor 1	Signa	ture of Debtor 2	
		Executed on _ 10/28/201	6 Execu	uted on	
		MM / DD		MM / DD / YYYY	

Debtor 1

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Debtor 1	Lawrence	Frank	Langenbach	Case Number (if known)
	Firet Name	Middle Name	Last Name	

••	Date		
Signature of Attorney for Debtor		MM / DD / YYYY	
David M. Lulkin			
Printed name			•
Geraci Law L.L.C.			_
Firm name			
55 E. Monroe St., #3400			
Number Street			-
			-
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone312-332-1800	Email ad	ddress ndil@gera	icilaw.com
6290094	IL		
Bar number	State		

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Fill in this in	Fill in this information to identify your case:					
Debtor 1	Lawrence	Frank	Langenbach			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)			
Case Number (If known)	r					

## Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	<b>Your assets</b> Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ 4,185
1c. Copy line 63, Total of all property on Schedule A/B	\$ 4,185
Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$4,000
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$9,185
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,671.00
5. Schedule J: Your Expenses (Official Form 106J)  Copy your monthly expenses from line 22c of Schedule J	\$1,350.00
Copy your monthly expenses non-line 220 or Schedule 3	

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Document Langenbach Frank Lawrence Case Number (if known) \_

First Name Last Name Middle Name **EntriesDescription LiabilitiesAmount** <u>AssetsAmount</u>

Pa	rt 4:	Answer These Questions for Administrative and Statistical Records				
6.		filing for bankruptcy under Chapter 7, 11 or 13?				
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes					
7.	What kin	d of debt do you have?				
		debts are primarily consumer debts. Consumer debts are those "incurred by an individual primy, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C.				
	_	debts are not primarily consumer debts. You have nothing to report on this part of the form. Corm to the court with your other schedules.	neck this box and submit			
8.		e <b>Statement of Your Current Monthly Income</b> : Copy your total current monthly income from Off 2A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	icial	\$ 0.00		
9.	Copy the	following special categories of claims from Part 4, line 6 of Schedule E/F:				
			Total claim			
	From Pa	art 4 of Schedule E/F, copy the following:				
	9a. Dome	estic support obligations (Copy line 6a.)	\$_0.00			
	9b. Taxes	s and certain other debts you owe the government. (Copy line 6b.)	\$_0.00			
	9c. Claim	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00			
	9d. Stude	ent loans. (Copy line 6f.)	\$_0.00			
	_	ations arising out of a separation agreement or divorce that you did not report as aims. (Copy line 6g.)	\$ 0.00			
	9f. Debts	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00			
	9g. <b>Total</b>	. Add lines 9a through 9f.	\$_0.00			

	Caso 16	3 2 4 7 1 Doc 1	Eilad 10/21/16 E	ntered 10/31/16 13:3	0:30 Des	sc Main	
Fill in this in	formation to ide	ntify your case and this fili		0 of 54	0.00	o main	
Debtor 1	Lawrence	Frank	Langenbach				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri	ict of <u>ILLINOIS</u>				
Case Number			(State)			Check if this is an	
(If known)						amended filing	
<u>Official F</u>	bebor 1 Lawrence Frank Langenbach First Name Mode Name Last Name  bebor 2 pows. if filing) First Name Mode Name Last Name  mitted States Bankruptcy Court for the: _NORTHERN _District of _ILLINOIS						
Schedul	e A/B: Pr	operty				12/	15
esponsible for ages, write you provide the second of the s	supplying corre ur name and cas Describe Each Re vn or have any le	ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C	nce is needed, attach a separate sl wer every question. Other Real Esate You Own or Have a	neet to this form. On the top of an			
		-	•		>	•	••
you nave at	llacileu foi Part	. Write that number here				\$0.	00
Part 2:	Describe Your Vel	nicles					
No. Yes.  No.  Yes.  No.  Yes.  No.  Yes.	Describe  Make:  Model:  Year:  Approximate Milea  Other information:  t, aircraft, motor  Boats, trailers, motor  Describe	Ford Explorer 2006 age: 150,000  homes, ATVs and other repors, personal watercraft, fishing	Who has an interest in the property of the pro	the core Curr entir d another  y property (see	amount of any secur ditors Who Have Cla ent value of the re property?	red claims on Schedule D: aims Secured by Property  Current value of the portion you own?	.00
						\$ 2,200	0.00
rait 3.			y of the following items?			portion you own?  Do not deduct secured claims	}
Examples:		ishings urniture, linens, china, kitchenw	vare				
Yes.	Describe	Furniture, linens, small applia	nces, table & chairs, bedroom set		\$1,000	\$1,000	<u>.0</u> 0

Official Form 106A/B Record # 716223 Schedule A/B: Property Page 1 of 6

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Lawrence Document Page 11 of the property of the

07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Flat screen TV, computer, printer, music collection, cell phone \$600 600.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Describe..... Everyday clothes \$200 200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry \$100 100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... books, CDs, DVDs & Family Photos \$75 75.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,975.00 for Part 3. Write that number here ..... **Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Describe..... 0.00

Desc Main

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Document Page 12 of 354 umber (if known) Desc Main Doc 1 Debtor 1 First Name 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No.

	Yes.	Describe	Account Type:	Institution name:			
			Checking Account	Centre			10.00
						<del></del>	10.00
18.	Bonds, mu	tual funds, or p	oublicly traded stocks				
	Examples:	Bond funds, inves	tment accounts with brokera	ge firms, money market accounts			
	No.						
	Yes.	Describe	Institution or issuer nan	e:			
						\$	<u> </u>
19.	Non-public	ly traded stock	and interests in incorp	orated and unincorporated busines:	ses, including an interest in		
	No.						
	Yes.	Describe	Name of Entity and Per	cent of Ownership:			
	_					\$	<u> </u>
20.			=	tiable and non-negotiable instrume			
	-		•	' checks, promissory notes, and money ord to someone by signing or delivering them.			
	No.		ino anoso you summer a umore	to compone 2, eighning of converning allering	•		
	Yes.	Describe	Issuer name:				
		D00011D0				\$	0.00
21.	Retirement	or pension ac	counts				
		-		, thrift savings accounts, or other pension	or profit-sharing plans		
	No.						
	Yes.	Describe	Type of account and In	ititution name:			
						\$	0.00
22.	-	eposits and pre					
			•	you may continue service or use from a co c utilities (electric, gas, water), telecommur			
	No.	Agreements with	andiords, prepaid rent, publi	, uninies (electric, gas, water), telecommu	lications		
	Yes.	Describe	Institution name or indi	idual:			
	165.	Describe	mondation name of mar	idddi.		\$	0.00
23.	Annuities (	A contract for	a periodic payment of n	oney to you, either for life or for a n	number of years)	<b>V</b>	
	No.			• • •	. ,		
	Yes.	Describe	Issuer name and descr	otion:			
		200020				\$	0.00
24.	Interests in	an education	IRA, in an account in a	ualified ABLE program, or under a	qualified state tuition program.		
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).				
	No.						
	Yes.	Describe	Institution name and de	scription. Separately file the records o	of any interests.11 U.S.C. § 521(c):		
						\$	0.00
25.	Trusts, equ	uitable or futur	e interests in property (	ther than anything listed in line 1),	and rights or powers		
	No.						
	Yes.	Describe					
	<b>-</b>					\$	0.00
26.				nd other intellectual property om royalties and licensing agreements			
	No.	internet domain n	arries, websites, proceeds in	in Toyanies and licensing agreements			
	<b>=</b> .,	Deceribe					
	Yes.	Describe				\$	0.00
27.	Licenses. 1	ranchises. and	other general intangibl	 9s			<u></u>
_			-	ve association holdings, liquor licenses, pro	ofessional licenses		
	No.						
	Yes.	Describe					
							0.00

Case 16-34710 Debtor 1

Doc 1

Desc Main

Middle Name

Filed 10/31/16

Document F

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30. Other amounts someone owes you Examples: Leptod wange, designing murance payments, disability benefits, sick pay, vacation pay, workers' compensation. Social Security benefits, unpaid loans you made to someone else  No.  Yes. Describe	Мо	ney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
29. Family support   S.   0.0   S.   0.0	28.	Tax refund	s owed to you		
\$ 0.0  25. Family support  Example: Parti due or Jump sum almony, spousal support, child support, maintenance, divorce settlement, properly settlement  No.  Yes. Describe		No.			
29. Family support  Examples: Pedd to or lump sum allmony, spousel support, child support, maintenance, devorce settlement, properly settlement  No.    Ves.   Describe		Yes.	Describe		
30. Other amounts comeone owes you  Describe	29.	Examples:	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	\$0.00
30. Other amounts someone owes you Examples: Leptod wange, designing murance payments, disability benefits, sick pay, vacation pay, workers' compensation. Social Security benefits, unpaid loans you made to someone else  No.  Yes. Describe		=	Describe		\$ 0.00
Social Security Eventilis: unpaid toans you made to someone elea    No.	30.	Other amo	unts someone o	wes you	<del></del>
31. Interest in Insurance policies Examples: Health, disability, or life insurance; health savings account (NSA); credit, homeowner's, or renter's insurance  No. Company Name & Beneficiary:  Yes. Describe  32. Any interest in property that is due you from someone who has died if you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.  No. Yes. Describe  33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue  No. Yes. Describe  34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights  No. Yes. Describe  35. Any financial assets you did not already list  No. Yes. Describe  36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here		Social Secu			
Examples: health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance  No. Company Name & Beneficiary:  Yes. Describe		Yes.	Describe		\$0.00
No. Company Name & Beneficiary:  Yes. Describe	31.		•		
Yes. Describe   \$ 0.0			Health, disability, d		
32. Any interest in property that is due you from someone who has died  If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.  No.  Yes. Describe		=	Describe	Company Name & Beneficiary.	ė 0.00
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.  No.  Yes. Describe  33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment  Examples. Accidents, employment disputes, insurance claims, or rights to sue  No.  Yes. Describe  34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights  No.  Yes. Describe  35. Any financial assets you did not already list  No.  Yes. Describe  36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.  The part 5.  Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.  37. Do you own or have any legal or equitable interest in any business-related property?  No.  Yes.  Current value of the portion you own?  Do not deduct secured claims or exemptions  38. Accounts receivable or commissions you already earned	32.	Any interes	st in property th	at is due you from someone who has died	\$0.0
\$ 0.0  33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment  Examples: Accidents, employment disputes, insurance claims, or rights to sue  No.  Yes. Describe  34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights  No.  Yes. Describe  35. Any financial assets you did not already list  No.  Yes. Describe  \$ 0.0  36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here		If you are the property be	ne beneficiary of a	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
Examples: Accidents, employment disputes, insurance claims, or rights to sue  No.  Yes. Describe  34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights  No.  Yes. Describe  35. Any financial assets you did not already list  No.  Yes. Describe  \$ 0.0  36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here		Yes.	Describe		\$ 0.00
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights    No.	33.	Examples:	-		
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights  No.  Yes. Describe  35. Any financial assets you did not already list  No.  Yes. Describe  36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here		Yes.	Describe		\$ 0.00
\$ 0.0  35. Any financial assets you did not already list  No.  Yes. Describe  36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here	34.	Other cont	ingent and unlic	quidated claims of every nature, including counterclaims of the debtor and rights	<u> </u>
\$ 0.0  35. Any financial assets you did not already list  No.  Yes. Describe  36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here		=			
No.  Yes. Describe  36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here		Yes.	Describe		\$ 0.00
Yes. Describe   \$ 0.0	35.	_	ial assets you d	id not already list	·
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here		=	Describe		\$ 0.00
for Part 4. Write that number here					Ψ
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.  37. Do you own or have any legal or equitable interest in any business-related property?  No.  Yes.  Current value of the portion you own?  Do not deduct secured claims or exemptions  38. Accounts receivable or commissions you already earned					\$10.00
37. Do you own or have any legal or equitable interest in any business-related property?  No.  Yes.  Current value of the portion you own?  Do not deduct secured claims or exemptions  38. Accounts receivable or commissions you already earned  No.		for Part 4. V	Vrite that number	er here>	, , , , ,
No.  Yes.  Current value of the portion you own?  Do not deduct secured claims or exemptions  38. Accounts receivable or commissions you already earned  No.	F	art 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
Current value of the portion you own?  Do not deduct secured claims or exemptions  38. Accounts receivable or commissions you already earned  No.	37.	Do you ow	n or have any le	gal or equitable interest in any business-related property?	
Current value of the portion you own? Do not deduct secured claims or exemptions  38. Accounts receivable or commissions you already earned  No.		=			
38. Accounts receivable or commissions you already earned No.		_			portion you own?
No.	20	A 000ta	roosiyahla az	mmissions you already sowed	or exemptions
	38.		eceivable or co	minissions you aiready earned	
		Yes.	Describe		\$0.00

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39.	-	-	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	Yes.	Describe		
40.	M <u>ac</u> hinery	, fixtures, equip	ment, supplies you use in business, and tools of your trade	\$ <u>0.0</u> 0
	No.	Describe		
41.	Inventory			\$0.00
	No.			
	Yes.	Describe		\$0.00
42.		n partnerships o	or joint ventures	
	No.	Dogoribo	Name of Entity and Percent of Ownership:	
	Yes.	Describe		\$0.00
43.		lists, mailing lis	ts, or other compilations	
	No. Yes.	Describe		
	_			\$0.00
44.	Any busin No.	ess-related prop	perty you did not already list	
	Yes.	Describe		
				\$0.00
45.	Add the do	llar value of all	of your entries from Part 5, including any entries for pages you have attached	
1	for Part 5.	Write that numb	er here>	\$ 0.00
P	art 6:	Describe Any Far	m- and Commercial Fishing-Related Property You Own or Have an Interest In.	
			ve an interest in farmland, list it in Part 1.	
46.	Do you ow		ve an interest in farmland, list it in Part 1.  egal or equitable interest in any farm- or commercial fishing-related property?	
46.				
	No. Yes.	on or have any le		\$ <u>0.0</u> 0
	No. Yes.	Describe	egal or equitable interest in any farm- or commercial fishing-related property?	\$0.00
	No. Yes.	on or have any le	egal or equitable interest in any farm- or commercial fishing-related property?	\$0.00
	No. Yes.  Farm anim Examples:	Describe	egal or equitable interest in any farm- or commercial fishing-related property?	\$ <u>0.00</u>
47.	Do you ow No. Yes.  Farm anim Examples: No. Yes. Crops—eif	Describe  nals Livestock, poultry,	egal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish	<u> </u>
47.	Do you ow No. Yes.  Farm anim Examples: No. Yes.	Describe  Describe  Describe  Describe	egal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish	<u> </u>
47. 48.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.	Describe  Describe  Describe  Describe	egal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish  harvested	<u> </u>
47. 48.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.	Describe  Describe  Describe  Describe	egal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish	\$0.00
47. 48.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.	Describe  Describe  Describe  Describe	egal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish  harvested	\$\$ \$0.00
47. 48. 49.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and the No. Yes.	Describe  Describe  Describe  Describe  ther growing or  Describe  fishing equipme	egal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish  harvested	\$0.00
47. 48. 49.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and the No. Yes.  Farm and the No.	Describe  Describe  Describe  Describe  Cher growing or  Describe  Fishing equipme  Describe  Fishing supplies	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade	\$\$ \$0.00
47. 48. 49.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eif No. Yes.  Farm and fill No. Yes.  Farm and fill No. Yes.	Describe  Describe  Describe  Describe  Cher growing or  Describe  Describe  fishing equipme  Describe  fishing supplies  Describe	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade  , chemicals, and feed	\$\$ \$0.00
47. 48. 49.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eif No. Yes.  Farm and fill No. Yes.  Farm and fill No. Yes.	Describe  Describe  Describe  Describe  Cher growing or  Describe  Describe  fishing equipme  Describe  fishing supplies  Describe	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade	\$\$ \$0.00 \$0
47. 48. 49.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and the No. Yes.  Farm and the No. Yes.  Any farm-	Describe  Describe  Describe  Describe  Cher growing or  Describe  Describe  fishing equipme  Describe  fishing supplies  Describe	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade  , chemicals, and feed	\$\$ \$0.00 \$0
47. 48. 49.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and the No. Yes.  Farm and the No. Yes.  Any farm- No.	Describe  Describe  Describe  ther growing or  Describe  fishing equipme  Describe  fishing supplies  Describe  and commercia	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade  , chemicals, and feed	\$\$ \$0.00 \$0
47. 48. 49. 50.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and the No. Yes.  Farm and the No. Yes.  Any farm- No. Yes.	Describe  Describe  Describe  Describe  ther growing or  Describe  fishing equipme  Describe  fishing supplies  Describe  Describe  Describe	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade  , chemicals, and feed	\$\$ \$0.00 \$0

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Desc Main

\$4,185.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 2,200.00 56. Part 2: Total vehicles, line 5 \$ 1,975.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 10.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$4,185.00 \$4,185.00 62. Total personal property. Add lines 56 through 61. .....

Record # 716223 Official Form 106A/B Page 6 of 6 Schedule A/B: Property

Fill in this in	formation to identif	y your case:	
Debtor 1	Lawrence	Frank	Langenbach
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of	ILLINOIS(State)
Case Number	r		(Glate)
(If known)			

# Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	t .		
Which set of ex	emptions are you claiming? Chec	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2006 Ford Explorer with over 150,000 miles	\$_2,200	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>1,000</u>	<b></b>	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_600	<b></b> \$	735 ILCS 5/12-1001(b) - \$600.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes	\$_200	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$200.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
fficial Form 106C	Record # 716223	Schedule C: 1	The Property You Claim as Exempt	Page 1 of 2

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Debtor 1

Page 17 of 54 Number (if known) Document Lawrence Frank Middle Name Last Name Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) - \$100.00 Brief Everyday jewelry description: \$ 100 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) - \$75.00 books, CDs, DVDs & Family Brief **\$** 75  $\square$ \$\_ description: **Photos** 100% of fair market value, up to Line from 14 Schedule A/B: any applicable statutory limit Brief Checking Account, Centre, 10.00 735 ILCS 5/12-1001(b) - \$10.00 \$\_10 description: Line from 100% of fair market value, up to Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No Yes.

Schedule C: The Property You Claim as Exempt

Fill in thi	Caso 16 (s information to identif		oc 1 Eilod 10	/21/16 En	tered 10/31/1 8 of 54	6 13:30:30	Desc Main	
Debtor 1	Lawrence	Frank	La	ngenbach				
	First Name	Middle Name	e Last	Name				
Debtor 2								
(Spouse, if fili	ng) First Name	Middle Name	e Last	Name				
United Sta	ates Bankruptcy Court for th	ne : <u>NORTHERN</u>						
Case Nun	nber		(Sta	ite)			Check if thi	s is an
(If known)							amended fi	ling
<u>Official</u>	Form 106D							
Schedu	le D: Creditors	s Who Have	e Claims Secu	red by Prop	erty			12/15
1. Do any No. Yes	ages, write your name a creditors have claims so Check this box and subtraction. Fill in all of the informa	secured by your pomit this form to the	property?	schedules. You hav	e nothing else to report	on this form.		
Part 1:	Elst All Cource Clair					Column A	Column A	Column C
for eac	secured claims. If a cruth claim. If more than or ch as possible, list the claim.	ne creditor has a p	earticular claim, list the c	ther creditors in Pa		Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 One	emain		Describe the prope	rty that secures the	claim:	\$_4,000.00	\$ <u>2,200.00</u>	<u>\$ 1,800.00</u>
Po E	tor's Name Box 499		2006 Ford Explore	r with over 150,000	miles			
Numb	per Street		A - of the data way	Cila Aba alaimaia. Ob	lll 4b -4 l-			
			Contingent	file, the claim is: Ch	еск ан тат арріу.			
Han	over	MD 21076	Unliquidated					
City		State Zip Code	Disputed					
Who o	wes the debt? Check one		Nature of Lien. Che	eck all that apply.				
Deb	otor 1 only		An agreement yo	u made (such as morto	gage or secured			
=	otor 2 only		car loan)					
=	otor 1 and Debtor 2 only			ch as tax lien, mechan	ic's lien)			
At le	east one of the debtors and	another	Judgment lien fro					
	eck if this claim relates to munity debt		Other (including a	,				
Date D	ebt was incurred20	016-2016 ————	Last 4 digits of acc	ount number	<u>3414</u>			
Part 2:	List Others to Be Not	ified for a Debt Tha	at You Already Listed					
trying to co	ge only if you have other llect from you for a debt editor for any of the debt rt 1, do not fill out or sub	you owe to someo s that you listed in	ne else, list the creditor	in Part 1, and then I	ist the collection agency	here. Similarly, if yo	u have more	

Add the dollar value of your entries in Column A on this page. Write that number here:

\$\_4,000.00

		Caso 16 '	2/710 Dog	1 Filed 10/21/16	Entered 10/31/16 13:30:30	Desc Main
Fill	in this in	formation to identif	y your case:		9 of 54	Dood Main
Dek	otor 1	Lawrence	Frank	Langenbach		
Der	JUI I	First Name	Middle Name	Last Name		
Deb	otor 2					
(Spo	use, if filing)	First Name	Middle Name	Last Name		
Uni	ted States	Bankruptcy Court for the	ne: NORTHERN I	District of ILLINOIS		
0	Ni			(State)		Check if this is an
	se Number (nown)					amended filing
Դffi∂	rial F	orm 106E/F	<u>.</u>			Ç
			_			40/45
				e Unsecured Claims	s and Part 2 for creditors with NONPRIORITY cl	12/15
ist the I/B: Pi redito eeded	e other paroperty (ors with paroperty that is a copy that is any additer.	arty to any executo Official Form 106A/I partially secured cla ne Part you need, fil	ry contracts or une: B) and on Schedule ims that are listed i Il it out, number the our name and case	xpired leases that could result in a G: Executory Contracts and Une n Schedule D: Creditors Who Hav entries in the boxes on the left. A e number (if known).	a claim. Also list executory contracts on <i>Sched</i> xpired Leases (Official Form 106G). Do not incled to the Claims Secured by Property. If more space is ttach the Continuation Page to this page. On the	<i>lule</i> lude any s
1. <b>D</b> c	any cred	ditors have priority	unsecured claims a	against you?		
		to Part 2.				
	! !					
		our priority unsecu	red claims. If a cred	litor has more than one priority unse	ecured claim, list the creditor separately for each	claim. For
	_			• •	ority amounts, list that claim here and show both	
			•	•	ng to the creditor's name. If you have more than t lds a particular claim, list the other creditors in Pa	•
				nstructions for this form in the instru		III 3.
					Total claim	Priority Nonpriority
		List All of Your NONF	PIOPITY Uncoured	Claims		amount amount
Par	1 2:	LIST AII OF TOUR NORP	- KIOKITT Oliseculeu	Olamis .		
3. <b>D</b> c		ditors have nonprio	-			
	No. Yo	u have nothing to re	port in this part. Sul	omit this form to the court with your	other schedules.	
_	Yes.					
	•			•	or who holds each claim. If a creditor has more t listed, identify what type of claim it is. Do not list o	
			•	<u>-</u>	tors in Part 3.If you have more than three nonpric	<u>.</u>
cla	aims fill ou	ut the Continuation F	Page of Part 2.			Total alaim
4.1	ATG Cr	edit		Last 4 digits of account number	6192	Total claim \$_150.00
	Creditor's I			-	2010-2010	
		Cortland St Ste 2	<del></del>	When was the debt incurred?	2010-2010	
	Number	Street		A a of the plate way file the plains	in Ohaali allahat aaali	
				As of the date you file, the claim	is: Спеск ан that apply.	
	Chicago	)	IL 60622	Unliquidated		
٧	City Vho owes	the debt? Check one	State Zip Code	Disputed		
	Debtor '	1 only				
	Debtor 2	2 only		Type of NONPRIORITY unsecure	d claim:	
ļ	=	1 and Debtor 2 only		Student loans		
Ļ	=	one of the debtors and		Obligations arising out of a separ that you did not report as priority		
L	_	if this claim relates t unity debt	o a	Debts to pension or profit-sharing		
ls	s the clair	n subject to offest?				
ļ	No Type-			Other. Specify Medical Debt	<u> </u>	
	Yes					

Case 16-34710 Doc 1 Filed 10/31/16 Entered 10/31/16 13:30:30 Desc Main Page 20 of 54 Document Lawrence Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital ONE BANK USA N \$ 330.00 Last 4 digits of account number \_ Creditor's Name 2016-2016 15000 Capital One Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Capital ONE BANK USA N NULL \$ 560.00 Last 4 digits of account number 4.3 2016-2016 15000 Capital One Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 23238 Richmond VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_Credit Card or Credit Use Yes Capital ONE BANK USA N.A. 1640 \$ 337.00 4.4 Last 4 digits of account number Creditor's Name 2015-2015 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Norfolk 23502 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce

Check if this claim relates to a community debt

Is the claim subject to offest?

No

that you did not report as priority claims

Other. Specify \_

Debts to pension or profit-sharing plans, and other similar debts

Unknown Credit Extension

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Case Number (if known) Document Lawrence Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital ONE BANK USA N.A. \$ 595.00 Last 4 digits of account number \_ Creditor's Name 2015-2015 120 Corporate Blvd Ste 1 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Norfolk VA 23502 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Unknown Credit Extension Yes Cash Store Ltd. \$ 500.00 Last 4 digits of account number 4.6 Creditor's Name 357 W Stevenson Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Ottawa 61350 IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify PayDay Loan Yes Cottonwood Financial \$ 500.00 4.7 Last 4 digits of account number Creditor's Name 357 W Stevenson Rd When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Ottawa 61350 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans

Other. Specify \_

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

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Debtor 2 only

No

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Obligations arising out of a separation agreement or divorce

Medical Debt

Debts to pension or profit-sharing plans, and other similar debts

Student loans

Other. Specify \_

Case 16-34710 Do	oc 1 Filed 10/31/16 Entered 10/31/16 13:30:30 Desc Main	
First Name Middle Name	Last Name	_
Part 2- Your NONPRIORITY Unsecured Claims -	Continuation Page	
ter listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
.11 Fortiva Personal Loan	Last 4 digits of account number	<b>\$</b> 4,150.00
Creditor's Name		
PO Box 105341	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Atlanta GA 30348	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
Yes	Other. Specify	
.12 Security Finance Corporation	Last 4 digits of account number	\$ <u>1,000.00</u>
Creditor's Name		
1124 Columbus	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Ottawa IL 61350	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<del>-</del>	
No	Other. Specify Credit Extended to Debtor(s)	
Yes Sun Loan Company	Look de Marke of an account account as	<b>\$</b> 500.00
Sun Loan Company Creditor's Name	Last 4 digits of account number	<del>р</del> 300.00
2713 N. Columbus	When was the debt incurred?	
Number Street		
	As of the date you file the plain in Cheek all that early	
	As of the date you file, the claim is: Check all that apply.  Contingent	
Ottawa IL 61350	☐ Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐ a	
Debtor 1 and Debtor 2 only	☐ Student loans	
☐ At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify PayDay Loan	
Yes	Other. Specify systy 2550.	
List Others to Be Notified for a Debt Th	nat You Already Listed	

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Debtor 1 Lawrence

Frank

Document

Page 24 of 54

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	Total claim	0.00
	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	Total claim  \$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$	
	<ul> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other</li> </ul>	6g.	\$ \$	0.00

Schedule E/F: Creditors Who Have Unsecured Claims

		Caso 16 2	24710 Doc 1 1	Filad 10/21/16	Entered 10/31/16 13:30:30 Desc Main	
Fill	in this in	formation to identify			5 of 54	
De	btor 1	Lawrence	Frank	Langenbach		
De	btor 2	First Name	Middle Name	Last Name		
	ouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States	Bankruptcy Court for the	e : <u>NORTHERN</u> District of _	<u>ILLINOIS</u> _		
	se Number known)	:		(State)	☐ Check if this is an amended filing	n
Offi	cial F	orm 106G				
			y Contracts and	Unexpired Lea	ses	12/1
nform additio	nation. If ronal page o you hav No. Ch	nore space is needed s, write your name at we any executory con leck this box and subr	d, copy the additional page nd case number (if known) stracts or unexpired leases mit this form to the court with	, fill it out, number the en ? n your other schedules. Yo	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of any ou have nothing else to report on this form.  Schedule A/B: Property (Official Form 106A/B)	
ex	•	ent, vehicle lease, cel			. Then state what each contract or lease is for (for ruction booklet for more examples of executory contracts and	
F	Person or	company with whom	n you have the contract or	lease	State what the contract or lease is for	
2.1						
	Name					
	Number	Street			-	
	City		State Zip	Code	-	
2.2						
	Name				-	
	Number	Street			_	
	City		State Zip	Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.4						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.5						
	Name				_	
	Number	Street			-	

State Zip Code

City

Official Form 106G

Fill in this in	formation to identify	y your case:	
Debtor 1	Lawrence	Frank	Langenbach
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States  Case Number		e: <u>NORTHERN</u> District of	ILLINOIS (State)
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question

any A	dditional Pages, write your name and case nu	mber (if known). Answer eve	ry question.						
1. <b>D</b>	o you have any codebtors? (If you are filing a jo	oint case, do not list either sp	ouse as a codebtor.)						
	No.								
	Yes								
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)									
	No. Go to line 3.								
	Yes. Did your spouse, former spouse, or lega	al equivalent live with you at th	ne time?						
	Yes. Inwhich community state or territor	y did you live?	Fill in the na	ame and current address of that person.					
	_			·					
	Name of your spouse, former spouse or legal equivale	nt							
	Number Street		<del></del>						
	0.1								
2 1-	City  Column 1, list all of your codebtors. Do not in	State	Zip Code	is filling with you I ist the page					
S	nown in line 2 again as a codebtor only if that chedule D (Official Form 106D), Schedule E/F chedule E/F, or Schedule G to fill out Column  Column 1: Your codebtor	(Official Form 106E/F), or Sc	-						
				Check all schedules that apply:					
3.1	Robin Ficarra			Schedule D, line1					
	Name 212 Anita Dr			Schedule E/F, line					
	Number Street Ottawa	IL	61350	Schedule G, line					
	City	State	Zip Code						
3.2				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						
3.3				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						

Official Form 106H Record # 716223 Schedule H: Your Codebtors Page 1 of 1

			Document Pa	Page 27 of 54
Fill in this in	formation to identif	y your case:		
Debtor 1	Lawrence	Frank	Langenbach	
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States  Case Number		ne : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	Check if this is:
, ,				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date:
Official F	orm 106 <u>l</u>			MM / DD / YYYY
Schedul	e I: Your Ir	ncome		

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed  Not employed
	Include part-time, seasonal, or self-employed work.  Occupation				
	Occupation may Include student or homemaker, if it applies.	Employers name			
		Employers address			
			<u>,                                      </u>		,
		How long employed there?			
Pa	Tit 2: Give Details About Month	ily Income			
	spouse unless you are separated. If you or your non-filing spouse ha	the date you file this form. If you have more than one employer, combinate, attach a separate sheet to this for	e the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		ry and commissions (before all payr calculate what the monthly wage wor		\$0.00	\$0.00
3.	Estimate and list monthly overt		\$0.00	\$0.00	
4.	Calculate gross income. Add lin	e 2 + line 3.		\$0.00	\$0.00

Official Form 106I Record # 716223 Schedule I: Your Income Page 1 of 2

Page 28 of 54
Case Number (if known) Document Langenbach Frank Lawrence Debtor 1

Last Name

First Name

Middle Name

				For Debtor 1		or Debtor 2 or on-filing spouse
5. <b>Lis</b>	Сору	line 4 here	4.	\$0.00	T	\$0.00
	st all	payroll deductions:		_		
	5a. <b>T</b>	ax, Medicare, and Social Security deductions	5a.	\$0.00		\$0.00
	5b. <b>N</b>	andatory contributions for retirement plans	5b.	\$0.00		\$0.00
	5c. <b>V</b>	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00
	5d. <b>R</b>	equired repayments of retirement fund loans	5d.	\$0.00		\$0.00
	5e. Ir	surance	5e.	\$0.00		\$0.00
	5f. <b>D</b>	omestic support obligations	5f.	\$0.00		\$0.00
	5g. <b>U</b>	nion dues	5g.	\$0.00		\$0.00
	5h. <b>C</b>	ther deductions. Specify:	5h.	\$0.00		\$0.00
6. <b>Ad</b>	d the	<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00
7. Cal	lculat	e total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00
8. <b>Lis</b>	t all o	other income regularly received:	_			
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00		\$0.00
	8b.	Interest and dividends	8b.	\$0.00		\$0.00
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00
		Include alimony, spousal support, child support, maintenance, divorce				
	0-1	settlement, and property settlement.	0.1			**
	8d.	Unemployment compensation	8d. —	\$0.00	_	\$0.00
	8e.	Social Security	8e. —	\$1,671.00	_	\$0.00
	8f.	Other government assistance that you regularly receive	8f. —	\$0.00	_	\$0.00
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:				
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00
		all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,671.00		\$0.00
10	C-!-	ulate monthly income. Add line 7 + line 9.	40 🗀		_	
		he entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$1,671.00	+	\$0.00

	ll in this in	formation to identify yo	our case:				
De	ebtor 1	Lawrence	Frank	Langenbach	Check if this	is:	
		First Name	Middle Name	Last Name	An ame	nded filing	
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name		ement showing pos as of the following	st-petition chapter 13 date:
Uı	nited States	Bankruptcy Court for the : _	NORTHERN DISTRICT	OF ILLINOIS_			
	ase Number f known)	·			MIM / DI	D / YYYY	
∩ff	icial F	orm 106J				ate filing for Debtorns a separate hous	· 2 because Debtor 2 ehold.
		e J: Your Exp		ole are filing together, both are	e equally responsible for sup	plying correct inform	12/14
more	-	needed, attach another		the top of any additional page			
Par	t 1:	Describe Your Household					
1. Is	s this a joi	int case?					
Į	X No. (	Go to line 2.					
	Yes. I	Does Debtor 2 live in a s	separate household?				
		No.					
		Yes. Debtor 2 mus	t file a separate Schedu	ıle J.			
2.	Do you h	nave dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
	Do not lis Debtor 2	st Debtor 1 and		t this information for ndent	Debtor 1 or Debtor 2	age	with you?  X No
	Do not st	tate the dependents'					Yes
	names.						x No
							Yes
							X No
							Yes
							X No
							Yes
							X No
							Yes
3.	-	expenses include s of people other than	X No				
		and your dependents?	Yes				
Par	t 2:	Estimate Your Ongoing Mo	onthly Expenses				
Estir	nate your	expenses as of your ba	nkruptcy filing date un	less you are using this form a	s a supplement in a Chapter	13 case to report	
-	enses as o applicable		uptcy is filed. If this is a	a supplemental <i>Schedule J</i> , ch	neck the box at the top of the	form and fill in	
		=	<del>-</del>	ance if you know the value			V
of su	ıch assista	ance and have included	it on Schedule I: Your	Income (Official Form 106I.)			Your expenses
4.	The rent	tal or home ownership e	expenses for your resid	lence. Include first mortgage p	ayments and		
	-	for the ground or lot.				4.	\$300.00
		cluded in line 4:				<b>4</b> a.	\$0.00
			rontorio in				\$0.00
		operty, homeowner's, or				4b.	
		me maintenance, repair,				4c.	\$35.00
	4d. Ho	meowner's association o	or condominium dues			4d.	\$0.00

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Last Name

Frank Lawrence Middle Name

Debtor 1

First Name

Page 30 of 54 Case Number (if known) \_

	First Name Middle Name Last Name			
			Your expense	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6. <b>l</b>	Itilities:			
6	ia. Electricity, heat, natural gas	6a.		\$270.00
6	b. Water, sewer, garbage collection	6b.		\$0.00
6	c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$100.00
6	d. Other. Specify:	6d.	\$	0.00
7. <b>F</b>	ood and housekeeping supplies	7.		\$250.00
8. <b>(</b>	Childcare and children's education costs	8.		\$0.00
9. (	Clothing, laundry, and dry cleaning	9.		\$0.00
10. <b>F</b>	Personal care products and services	10.		\$35.00
11. <b>I</b>	Medical and dental expenses	11.		\$0.00
12. 1	ransportation. Include gas, maintenance, bus or train fare.	12.		\$275.00
[	Do not include car payments.			
13. <b>E</b>	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14. (	Charitable contributions and religious donations	14.		\$0.00
15. <b>I</b>	nsurance.			
[	Oo not include insurance deducted from your pay or included in lines 4 or 20.			
1	5a. Life insurance	15a.		\$0.00
1	5b. Health insurance	15b.		\$0.00
1	5c. Vehicle insurance	15c.		\$85.00
1	5d. Other insurance. Specify:	15d.		\$0.00
16. 1	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
5	Specify:	16.		\$0.00
17. <b>I</b>	nstallment or lease payments:			
1	7a. Car payments for Vehicle 1	17a.		\$0.00
1	7b. Car payments for Vehicle 2	17b.		\$0.00
1	7c. Other. Specify:	17c.		\$0.00
1	7d. Other. Specify:	17d.		\$0.00
	our payments of alimony, maintenance, and support that you did not report as deducted			
f	rom your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.		\$0.00
19. <b>(</b>	Other payments you make to support others who do not live with you.			
9	Specify:	19.		\$0.00
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
2	20a. Mortgages on other property	20a.		\$ 0.00
	0b. Real estate taxes	20b.	\$	0.00
2	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 716223 Schedule J: Your Expenses Case 16-34710 Doc 1 Filed 10/31/16 Entered 10/31/16 13:30:30 Desc Main Document Page 31 of 54

Debtor	1 Law	E	I I I I I I I I	Langenbach	Case Number (if known)		
	First N	lame	Middle Name	Last Name			
21.	Other.	Specify:				21.	\$0.00
22	Your me	onthly expense: Add li	nes 4 through 21.			22.	\$1,350.00
	The resi	ult is your monthly expe	nses.				
23.	Calcula	te your monthly net in	come.				
	23a.	Copy line 12 (your o	comibined monthly in	ncome) from Schedule I.		23a.	\$1,671.00
	23b.	Copy your monthly	expenses from line	22 above.		23b. <b>–</b>	\$1,350.00
	23c.	Subtract your month	nly expenses from y	our monthly income.		23c.	\$321.00
		The result is your m	onthly net income.				
24.	Do you	expect an increase or	decrease in your e	xpenses within the year after you fil	e this form?		
	For exa	mple, do you expect to	finish paying for yοι	r car loan within the year or do you e	xpect your		
	mortgag	e payment to increase	or decrease becaus	e of a modification to the terms of you	ur mortgage?		
	X No						
	Ye	s. Explain Here:					

 Official Form 106J
 Record #
 716223
 Schedule J: Your Expenses
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## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	e summary and schedules filed with this declaration and that they are true and
✗ /s/ Lawrence Frank Langenbach	×
Signature of Debtor 1	Signature of Debtor 2
Date 10/28/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	formation to identify		
Debtor 1	Lawrence First Name	Frank Middle Name	Langenbach  Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	e : <u>NORTHERN</u> District of	
Case Number (If known)	·		(State)

# Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details Abo	out Your Marital Status and Where Yo	u Lived Before					
01. What is your current marital status?							
Married	Married						
Not married							
	have you lived anywhere other tha	n where you live no	w?				
No.	ices you lived in the last 3 years. Do	not include where v	ou live new				
Tes. List all of the pla	ices you lived in the last 3 years. Do	Thot include where y	ou live flow.				
Debtor 1		Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there			
			Same as Debtor 1	Same as Debtor 1			
1555 Easy St		2010 - 7/2015					
Elgin IL 61350							
			Same as Debtor 1	Same as Debtor 1			
1517 Pine St Unit D		FROM 7/2015 To					
Ottawa IL 61350-14	04	8/2016					
		• •	community property state or territory? (Community evada, New Mexico, Puerto Rico, Texas, Washington,				
and Wisconsin.)	, ,	,	, , , , , , , , , , , , , , , , , , , ,				
No.	ill out Schodulo H. Vour Codebtors (	Official Form 106H)					
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).							
Part 2: Explain the Sou	rces of Your Income						

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Debtor 1 Lawrence Frank Langenbach Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. ΠNo. Yes. Fill in the details Debtor 2 Debtor 1 Sources of income **Gross income** Sources of income **Gross income** Describe below. Describe below. (before deductions and (before deductions and exclusions) exclusions) Social Security \$1,671/month From January 1 of current year until the date you filed for bankruptcy: Social Security \$19,200 est For last calendar year: (January 1 to December 31, 2015) Social Security \$19,000 est For last calendar year: (January 1 to December 31, 2014) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Lawrence Frank Langenbach Case Number (if known) Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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Debto	r 1	Lawrence	Frank	Langenbach	Case Number (if known	own)			
		First Name	Middle Name	Last Name					
11	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?								
	No. Go to line 11								
		Yes. Fill in the information b							
	cou	rt-appointed receiver, a cus		ny of your property in the posses: fficial?	sion of an assignee for the be	nefit of creditors,	a		
	 	Yes.							
Pa	art 5	List Certain Gifts and C	ontributions						
13	Wit	hin 2 years before you filed	I for bankruptcy, did	you give any gifts with a total valu	e of more than \$600 per perso	on?			
	_	No.							
14	_	Yes. Fill in the details for ea				#COO 4			
14	_	-	i for bankruptcy, did y	you give any gifts or contributions	s with a total value of more tha	an \$600 to any ch	arity?		
	=	No. Yes. Fill in the details for ea	ob gift						
	Ц		on girt.						
Pa	art 6	List Certain Losses							
15		hin 1 year before you filed t nbling?	for bankruptcy or sin	ce you filed for bankruptcy, did yo	ou lose anything because of the	neft, fire, other dis	saster, or		
	_	No.							
	_	Yes. Fill in the details for ea	ch gift.						
		Describe the property you lithe loss occurred	lost and how	Describe any insurance coverage include the amount that insuran		Date of your loss	Value of property lost		
		Gambling Losses				2015-2016	\$12,000		
				J					
P	art 7	List Certain Payments	or Transfers						
16	con	sulted about seeking bank	ruptcy or preparing a	ou or anyone else acting on your la bankruptcy petition? rs, or credit counseling agencies f			ou		
	П	No.							
		Yes. Fill in the details							
		Party Contact Info		Description and value of any pr	operty transferred	Date payment or transfer	Amount of payment		
		Geraci Law L.L.C.					\$1,000.00		
		55 E. Monroe Street #3400	0						
		Chicago,IL 60603							

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Lawrence Frank Langenbach Case Number (if known)

Last Name

	Party Contact Info	Description and value of	any property transferred	Date payr or transfe	
	Hananwill Credit Counseling	Credit Counseling Services	;	2016	\$25.00
	115 N. Cross St.				
	Robinson, IL 62454				
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that	s or to make payments to your cre		fer any property to any	one who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu Include both outright transfers and transfers	usiness or financial affairs?			
	Do not include gifts and transfers that you h				,
	No.  Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pr		o a self-settled trust or s	imilar device of which	you are a
	■ No.	,			
	Yes. Fill in the details for each gift.				
	<u> </u>				
P	List Certain Financial Accounts, Instru	ıments, Safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated to the same series of the same series	r other financial accounts; certifica	tes of deposit; shares in	_	
	No.				
	Yes. Fill in the details.				
	_	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for s	securities,
	No.				
	Yes. Fill in the details.				
		Who else had access to it?	Describe the conter	nts	Do you still have it?
22	Have you stored property in a storage unit o	r place other than your home withi	n 1 year before you filed	for bankruptcy?	
	No.				
	Yes. Fill in the details.	Who also has such a 112	Denvil d		Da
		Who else has or had access to it?	Describe the conter	its	Do you still have it?
P	Identify Property You Hold or Control f	for Someone Else			

First Name

Middle Name

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Debtor 1	Lawrence	Frank	Langenbach	Case Number (if known)			
	First Name	Middle Name	Last Name				
	you hold or control r someone.	any property that someon	e else owns? Include any property	you borrowed from, are storing for, or ho	d in trust		
	No.						
[	Yes. Fill in the detail	S.					
		Whe	re is the property?	Describe the property	Value		
Part	10: Give Details Abo	out Environmental Informati	on				
For the	e purpose of Part 10,	the following definitions a	pply:				
ha	zardous or toxic subs	tances, wastes, or materia	=	g pollution, contamination, releases of ater, groundwater, or other medium, s, or material.			
	=	, facility, or property as de te, or utilize it, including d		v, whether you now own, operate, or utilize	}		
		ns anything an environme naterial, pollutant, contami	ental law defines as a hazardous w nant, or similar term.	aste, hazardous substance, toxic			
Repor	t all notices, releases	, and proceedings that yoւ	ı know about, regardless of when	they occurred.			
24 Ha	as any governmental	unit notified you that you	may be liable or potentially liable u	nder or in violation of an environmental la	w?		
	No.						
	Yes. Fill in the detail	S.					
		Gove	ernmental unit	Environmental law, if you know it	Date of notice		
25 <b>H</b> a	ave you notified any g	overnmental unit of any re	elease of hazardous material?				
	No.						
	Yes. Fill in the detail	S.					
		Gove	ernmental unit	Environmental law, if you know it	Date of notice		
26 <b>H</b> a	ave you been a party i	in any judicial or administ	rative proceeding under any enviro	onmental law? Include settlements and orc	lers.		
	No. Yes. Fill in the detail:	9					
-	Too. This is the dotain		t or agency	Nature of the case	Status of the case		
Part '	Give Details Abo	out Your Business or Connec	ctions to Any Business				
27 W	ithin 4 years before y	ou filed for bankruptcy, di	d you own a business or have any	of the following connections to any busin	ess?		
	= ' '		de, profession, or other activity, ei	·			
	=		LC) or limited liability partnership	(LLP)			
	∐A partner in a pa	-					
		tor, or managing executive					
	☐ An owner of at it	east 5% of the voting or ed	quity securities of a corporation				
	No. None of the abo	ve applies. Go to Part 12.					
	Yes. Check all that a	apply above and fill in the de	etails below for each business.				
	ithin 2 years before y stitutions, creditors, o		d you give a financial statement to	anyone about your business? Include all	financial		
	No.						
	Yes. Fill in the details.						
		Date is	ssued				

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Sign Below							
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.							
✗ /s/ Lawrence Frank Langenbach	×						
Signature of Debtor 1	Signature of Debtor 2						
Date 10/28/2016 MM / DD / YYYY	DateMM / DD / YYYY						
Did you attach additional pages to Your Statement of Fir	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
■ No							
Yes							
Did you pay or agree to pay someone who is not an attor	rney to help you fill out bankruptcy forms?						
No							
Yes. Name of person	Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).						

Fill in this information to identify your case:  Debtor 1		Caso 16 '	2/710 Doc 1	Eilad 10/21/16	Entered 10/31/16 13:30:30	Desc M
First Name Middle Name Last Name  Debtor 2  (Spouse, if filling) First Name Middle Name Last Name  United States Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS EASTERN  DIVISION District of ILLINOIS	Fill in this ir	nformation to identif	y your case:			
First Name Middle Name Last Name  Debtor 2 (Spouse, if filling) First Name Middle Name Last Name  United States Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS EASTERN  DIVISION District of ILLINOIS						
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the:NORTHERN DISTRICT OF ILLINOIS EASTERN_ DIVISION_ District of _ILLINOIS	Debtor 1	Lawrence	Frank	Langenbach		
(Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS EASTERN_  DIVISION District of _ILLINOIS		First Name	Middle Name	Last Name		
United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS EASTERN_ DIVISIONDistrict of _ILLINOIS	Debtor 2					
DIVISION District of ILLINOIS	(Spouse, if filing)	First Name	Middle Name	Last Name		
DIVISION District of ILLINOIS		D 1 1 0 16 11	NORTHERN BIOTRIO	- OF II I INOIO FAOTEDN		
			ne: <u>NORTHERN DISTRICT</u>			
	<u>DIVISION</u>	District of <u>ILLINOIS</u>		(State)		☐ Chec
				. ,		amer

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- $\blacksquare$  you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.						
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?				
Creditor's name: Onemain  Description of property securing debt:  Onemain  2006 Ford Explorer with over 150,000 miles	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	□ No ■ Yes				
Creditor's name:  Description of property securing debt:	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	□ No □ Yes				
Creditor's name:  Description of property securing debt:	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	□ No □ Yes				
Creditor's name:  Description of property securing debt:	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	□ No □ Yes				

Part 2:

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Desc Main

**List Your Unexpired Personal Property Leases** 

or any unexpired personal property lease that you listed in <i>Schedule G: Executory Contracts and Unexpired Leases</i> (Official Form 106G),  I in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period has not yet under the index of th					
Describe your unexpired personal property leases	Will the lease be assumed?				
Lessor's name:	□ No				
Description of leased property:	☐ Yes				
Lessor's name:	□ No				
Description of leased property:	Yes				
Lessor's name:	□ No				
Description of leased property:	Yes				
Lessor's name:	□No				
Description of leased property:	□Yes				
Lessor's name:					
Description of leased property:	□Yes				
Lessor's name:	□No				
Description of leased property:	□Yes				
Lessor's name:	□ No				
Description of leased property:	Yes				
Part 3: Sign Below					
Under penalty of perjury, I declare that I have indicated my intention about any property of personal property that is subject to an unexpired lease.	my estate that secures a debt and any				
X /s/ Lawrence Frank Langenbach					
Signature of Debtor 1 Signature of Debtor 2					
Date Date: 10/28/2016 MM / DD / YYYY Date MM / DD / YYY					
וווו / טט / ווווו / טט / זוווו / טט / זווו	1.1				

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B2030 (Form 2030) (12/15)

## United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

-	-	
	n	re

'	•					
Law	rence Fran	nk Langenbach / Debtor		Case No:		
				Chapter:	Chapter 7	
		DISCLOSURE OF C	COMPENSATION OF ATTORNE	EY FOR DEI	BTOR	
	pensation p	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 201 paid to me within one year before the filing obe rendered on behalf of the debtor(s) in con	of the petition in bankruptcy, or agr	reed to be paid	d to me, for servi	ces
	For legal s	services, I have agreed to accept	\$1,895.00			
	Prior to th	ne filing of this statement I have received	\$1,000.00			
	Balance D	Due	\$895.00			
2.	The source	e of the compensation paid to me was:				
	Deb	otor(s) Other: (specify				
3.	The source	e of compensation to be paid to me is:				
	Del	btor(s) Other: (specify				
4.		e not agreed to share the above-disclosed co y law firm.	empensation with any other person u	unless they ar	re members and a	ssociates
		e agreed to share the above-disclosed composite by law firm. A copy of the agreement, togeth hed.				
5.	In return fo	or the above-disclosed fee, I have agreed to ading:	render legal service for all aspects of	of the bankru	ptcy	
	_	ysis of the debtor's financial situation, and r	endering advice to the debtor in det	termining wh	ether to file a pet	ition in
		ruptcy;	0.00			
	-	aration and filing of any petition, schedules,	-			
	-	esentation of the debtor at the meeting of cre	_		ned hearings ther	reof;
	_	esentation of the debtor in adversary proceed	dings and other contested bankrupto	cy matters;		
	e. [Othe	er provisions as needed]				
		nent with the debtor(s), the above-disclosed				
		<b>NOT</b> include missed meeting or court lien avoidances, dischargeability actions, or			•	conversions to another
			CERTIFICATION			
		I certify that the foregoing is a comple	ete statement of any agreement or a	rrangement f	or	
		payment to	his hankmuntay progadings			
		me for representation of the debtor(s) in the Date: 10/31/2016	/s/ David M. Lulkin			
		Date	Signature of Attorney			
			Geraci Law L.L.C.			l

Record # 716223 Page 1 of 1

Name of law firm

Case 16-34710 Doc 1 Fill National Headquarters: 55 E. Monroe d 19/31/16.613:30;30;raciDesc.Main

Date: 8/17/2016

Döcument Consultation Attorney:

Record #: 716-223



#### **Chapter 7 Retainer Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 7 bankruptcy under the following terms and conditions: Flat/Fee: We quoted you a flat fee: no ups or extras except if something else Attorney fees for the Chapter 7 bankruptcy are \$ happens, see #2. The advantage to you is that you know what your cost is. We are pretty good at estimating work, so you are never over-charged, and will get a

refund of payments if we don't earn our flat fee. You may ask instead to pay us at an hourly rate of up to \$350/hr, but we usually find that will cost you more. It's up to you. Payments become ours and are not held in trust for later billing. Payments before filling are applied to work done before filling. After filling in court we apply your payments only to costs advanced and work done after filling. Non-Payment before filling - We may close the case - I will be charged only for work done to date. Court Costs may be applied to fees if case is discontinued and I give permission to transfer court costs from Trust Account to pay fees. Fees after Filing of case in court: If you have not paid post-filing fees & costs already: after filing, we'll send you a written voluntary agreement to pay post filing fee and costs advanced We will not accept payment of unpaid balance after this case is filed, unless you want to agree to pay us, or the Court enters a fee order. Not Included in Fee: Missed court dates, amendments (\$100 minimum), audits, work on asset cases, examinations in addition to meeting of creditors, contested matters, motions, objections to discharge (up to \$350/hr minimum 8hrs in advance), adversary complaints, or other matters except the first meeting of creditors and reaffirmations.

This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. So do other payments. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax: undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

enbach(Debto

(Joint Debtor)

Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 160620

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

_awrence Frank Langenbach / Debtor	Bankruntcy Docket

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 10/28/2016 /s/ Lawrence Frank Langenbach

**Lawrence Frank Langenbach** 

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re Lawrence F

B 201A (Form 201A) (11/11)

### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 716223 Page 1 of 2 Record #

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Form B 201A. Notice to Consumer Debtor(s)

In re Lawrence

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Page 2

deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 10/28/2016	/s/ Lawrence Frank Langenbach
	Lawrence Frank Langenbach

/s/ David M. Lulkin Dated: 10/31/2016

Attorney: David M. Lulkin

Form B 201A, Notice to Consumer Debtor(s) Record # 716223 Page 2 of 2

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Debto	or 1 Lawrence	Frank L	.angenbach	Case Number (if known	n)
Denių.	First Name		ast Name	Wastersonium gr	
Part		ns for Reporting Purposes			\$
16.	What kind of debts do you have?	16a. Are your debts prin	lividual primanily for a perso b.	? Consumer debts are defined in the properties of the consumer debts are defined in the consumer debts. The consumer debts are defined in the consumer debts are defined in the consumer debts.	
		money for a business  No. Go to line 16c  Yes. Go to line 17	or investment or through th c. 7.	P Business debts are debts that the operation of the business or in the business or in the business debts.	investment.
	Are you filing under Chapter 7?		nder Chapter 7. Go to line		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?			ite that after any exempt propert s will be available to distribute to	
	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,0 ☐ 5,001-10, ☐ 10,001-2:	,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
	How much do you estimate your assets to be worth?	\$0-\$50,000  \$50,001-\$100,000  \$100,001-\$500,000  \$500,001-\$1 million	□ \$10,000,0 □ \$50,000,0	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	□\$10,000,0 □\$50,000,0	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part	Sign Below				
For y	'ou	correct.  If I have chosen to file under of title 11, United States Cod under Chapter 7.  If no attorney represents me this document, I have obtained I request relief in accordance I understand making a false service.	c Chapter 7, I am aware that de. I understand the relief at and I did not pay or agree ed and read the notice reques with the chapter of title 11 statement, concealing propresult in fines up to \$250,000	at I may proceed, if eligible, under available under each chapter, and to pay someone who is not an autred by 11 U.S.C. § 342(b).  1, United States Code, specified perty, or obtaining money or proposed, or imprisonment for up to 20 Signature of Executed on	der Chapter 7, 11,12, or 13 and I choose to proceed attorney to help me fill out d in this petition. operty by fraud in connection o years, or both.
		·	DD / YYYY		MM / DD / YYYY

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Fill in this in	formation to identif	y your case:			
	Leuropos	Frank	Langenbach		
Debtor 1	Lawrence First Name	Niddle Name	Last Name		
Debtor 2			And the state of t		
(Spouse, If flling)	First Name	Middle Maria	Last Name		
United States	Bankruptcy Court for the	ne: NORTHERN District of	ILLINOIS (State)		
Case Number		,	<del>,</del> ,	Check if this is an	
(If known)	_		,	amended filing	
Official F	orm 106 De	<u>C</u>			
			ebtor's Schedul	D. C.	12/15
Declarat	ION ADOUT	an Indiaidnai b	ental 2 selecan		12/13
f two married p	eople are filing tog	ether, both are equally respo	onsible for supplying correct i	nformation.	
Van murt fila th	de form whenever v	ou file bankmatev schedule	es or amended <b>sch</b> edules. Mak	ing a false statement, concealing property, or	
obtaining mone	y or property by fra	ud in connection with a ban	kruptcy case can result in fine	s up to \$250,000, or imprisonment for up to 20	
years, or both.	18 U.S.C. §§ 152, 13	41, 1519, and 3571.			
	n m-t				
	ign Below		The state of the s		<del></del>
Did you pay	or agree to pay sor	neone who is NOT an attorn	iey to help you 個 out bankrup	tcy forms?	
(tracks	o. 03.00 to pay				
No No				Delegation Constant Nation Designation Constant	.d
Yes. N	lame of Person		,	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	3
		that I have mad the cum	mone and schedules filed with	this declaration and that they are true and	
Under penal correct.	ty or perjury, i deci	are mat i mavereau die som	mary and someomes mes mus	,	
ř	1				
84			× 10-38		
Signatur	e of Debter		Signature of Debtor 2	76	
Qignatur	o or nomotion		•		
Date:	<u>/</u> /2016		Date		
MN	/ DD / YYYY		DateMM / DD / Y	<b>YYY</b>	

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Debtor 1	Lawrence	Frank	Langenbach	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12: Sign Below								
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.								
Signature of Debtor 1 Signature of Debtor 2								
Date								
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?								
■ No								
∐Yes								
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?								
No  Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).								

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Debtor 1	Lawrence	Frank	Langenbach	Case Number (if known)	No. 10, No. 2, N
	First Name	Middle Name	Last Name		
Part 2		red Personal Property L		and Incoming Langua (Official Form	106G)
For any	unexpired personal pr	roperty lease that you i	isted in Schedule G: Executory Contra ases. Unexpired leases are leases that	cts and Unexpired Leases (Official Form are still in effect; the lease period has n	ot yet
ended.	You may assume an u	nexpired personal prop	erty lease if the trustee does not assur	me it. 11 U.S.C. § 365(p)(2).	
and the					
Des	cribe your unexpired p	ersonal property leas			Will the lease be assumed?
Less	sor's name:				□ No
	· /*				Yes
<b>3</b>	cription of leased perty:			VAAMASTOOTSEN STEETINGS TO THE STEETINGS	A. A
Less	sor's name:				☐ No
		y ya wakinini kanananani ka iyaa ya V kan dhahamanin kata wa wa wa		and the second s	☐ Yes
,	cription of leased perty:				
hiot	Jerty.				
Less	sor's name:				□No
			ner van haar 10 miljing 1930 in 1979 keenings de Addition (1937) in 9 de room, de 2016 in 1979 in 1980 in 1980		Yes
1	cription of leased erty:				
					<b></b>
Less	sor's name:				□No
1	cription of leased perty:		•		∐Yes
Less	sor's name:				□No
1	cription of leased perty:				∐Yes
Less	sor's name:				□No
					□Yes
i .	cription of leased				
biot	erty:				
Less	sor's name:	1			□ No □ Yes
ł	cription of leased erty:				L3 163
Part 3:	Sign Below				
Under pe	enalty of perjury, I decla	are that I have indicate	d my intention about any property of m	ny estate that secures a debt and any	
personal	property that is subject	ct to an unexpired leas	<b>e.</b>		
Ĺ	1 _	1	10 21	2//	
¥ √ 8ign	ettire of Debitar		Signature of Debtor 2	110	
Date	Dated:/	/20	Date		

#### **DISCLAIMER** Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or cosigners are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You or like Dyour income tax return at least 2

  YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District

  Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of thing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others. e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & count cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are properly of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if twe have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SYRE OUR PETITION IS ACCURATE!!!!

Dated:	_/	_/2 <b>0</b> 16	17A	Alan	162	SH	X Date & Sign
			La	wrence Frank Lange	enbach		
				/		*	

Record# 716223 Asset Disclosure Page 1 of 1

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

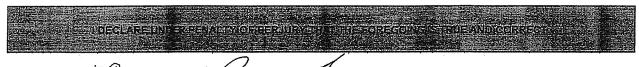
Lawrence Frank Langenbach / Debtor

Bankruptcy Docket #:

Judge:

### EVERIFICATION OF CREDITOR MATRIX ...

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.



Dated: / / /2016

Lawrence Frank Langenbach

X Date & Sign

<sup>\*</sup>Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debt	or 1	Lawrence		genbach		Case Number (if known)		70.000	***************************************
		First Name	Middle Name Leat	lama		-Column A	Column B Debtor 2 non-filling	or .	
8 11	nomn	loyment compe	nestion			\$0.00	Bear Avenue	CONTRACTOR LINE	
D	o not	enter the amoun	t if you contend that the amount received was	a benefit		\$0.00	***************************************	\$0.00	,
			ty Act. Instead, list it here:						
	-								
	•	•	Income. Do not include any amount received	that was a					
		under the Socia		uidi was a		\$0.00	-	\$0.00	
a	lo not s a vic	include any ben ctim of a war crin	sources not listed above. Specify the source efits received under the Social Security Act on ne, a crime against humanity, or international list other sources on a separate page and pu	payments received or domestic					
	анопа Вел		iist omer sources on a separate page and po	une total on line 10	JG.	\$0. <b>00</b>	\$ (	0.00	
	01b	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				\$ 0.00		\$0.00	
11	c. To	tal amounts from	separate pages, if any.			\$0.00		\$0.00	
11. C	aicula alumn	te your total cu	rrent monthly income. Add lines 2 through 1 otal for Column A to the total for Column B.	0 for each		\$0.00 +		\$0.00 =	\$0.00
_		. Their add the a	out of column A to the total for column b.			Level Committee	for management was a second	/	B
Pan	. 9.	Determine W	hether the Means Test Applies to You						
			monthly income for the year. Follow these s	fane:		on the state of th		***************************************	
			urrent monthly income from line 11		FT~F57FV907B40F#43F#40	. Copy line 11 here		12a.	\$0.00
	M	fultiply by 12 (the	e number of months in a year).					L	x 12
12	b. T	he result is your	annual income for this part of the form.					12b.	\$0.00
13. C	dcula	te the median fa	amily income that applies to you. Follow the	se steps:				-	
Fi	l in th	e state in which	you live:	IL.	1				
FI	l in the	e number of neo	ple in your household.	1	1				
		·	,	<u> </u>	J			· .	
To	find a	a list of applicabl	income for your state and size of household. e median income amounts, go online using th . This list may also be available at the bankru	e link specified in th				13.	\$49,741.00
14. Ho	w do	the lines comp	are?	•					
	ı X	•	than or equal to line 13. On the top of page 1,	check box 1, Ther	re is no presun	nption of abuse.			
14t			than line 13. On the top of page 1, check bot fill out Form 122A- 2.	c 2, The presumption	on of abuse is	determined by Form 122	2A-2.		
Part	3:	Sign Below							
	Ву	signing here, I	declare under penalty of perjury that the infor	nation on this state	ment and in ar	ny attachments is true and	d correct.		
		X Ja	rence Frank Langenbach						
	:	Law	rence Frank Langenbach						
		Date: <u>/                                    </u>	2016						-
	lf y	ou checked line	14a, do NOT fill out or file Form 122A-2.						
			14b, fill out Form 122A-2 and file it with this for	orm.					
			· · · · · · · · · · · · · · · · · · ·						

Form B 201A, Notice to Consumer Debtor(s)

In re Lawrence Frank Langenbach / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 101 22016

Lawrence Frank Langenbach

X Date & Sign

Dated: 10/3/12016

Attorney: 1 Daniel hills

Record# 716223